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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	Lent et al.	Examiner:	Not Assigned
Application No.:	10/782,311	Art Unit:	3624
Filed:	February 18, 2004	Docket No.:	NEXTP005C1
Title:	INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD APPLICATION		

CERTIFICATE OF MAILING

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Sept 7

, 2005

Veronica Pula

INFORMATION DISCLOSURE STATEMENT

UNDER 37 CFR §§1.56 AND 1.97(b) BEFORE MAILING OF A FIRST OFFICE ACTION

Mail Stop Amendment  
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Alexandria, VA 22313-1450

Dear Sir:

The references listed in the attached PTO SB/08 may be material to examination of the above-identified patent application. Applicants disclose the list of these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application. The above-identified application is a continuation of prior application U.S. Patent Application No. 09/595,556. This prior application is being relied upon for an earlier filing date under 35 U.S.C. § 120. Because the listed references (apart from reference U, a copy of which is enclosed) were either cited by the PTO, or submitted to the PTO in the prior application, under 37 CFR §1.98(d), Applicants submit that copies need not be provided.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed (1) with the above-referenced application or (2) within three months of the filing date of the above-referenced application or (3) before the mailing date of a first Office Action on the merits or (4) before the mailing date of a first Office Action after filing of a Request for Continued Examination. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP005C1).

Respectfully submitted,  
VAN PELT, YI & JAMES LLP

A handwritten signature in black ink, appearing to read "William J. James".

William J. James  
Reg. No. 40,661

10050 N. Foothill Blvd, Ste 200  
Cupertino, CA 95014  
(408) 973-2585

Substitute for form 1449/PTO

**Information Disclosure  
Statement By Applicant**  
 (Use as many sheets as necessary)

SEP 12 2004

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**Complete if Known**

Application No.:	10/782,311
Filing Date	February 18, 2004
First Named Inventor	Jeremy R. Lent
Art Unit	3624
Examiner Name	Not Assigned
Atty Docket No.	NEXTP005C1

Sheet 1 of 1

**U.S. Patent Documents**

Examiner Initials	Cite No.	Document Number Number-Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A.	5,372,507	12-13-1994	GOLEH	
	B.	5,764,916	06-09-1998	BUSEY et al.	
	C.	5,966,699	10-12-1999	ZANDI	
	D.	6,105,007	08-15-2000	NORRIS	
	E.	6,138,139	10-24-2000	BECK et al.	
	F.	6,144,991	11-07-2000	ENGLAND	
	G.	6,289,319	09-11-2001	LOCKWOOD	
	H.	6,324,524	11-27-2001	LENT et al.	
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	J.	6,449,646	09-10-2002	SIKORA et al.	
	K.	2002/0016731	02-07-2002	KUPERSMIT	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	L.	WO 99/44152	09-02-1999	EVES et al.	

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
	M.	ANONYMOUS, AnswerSoft Announces Concerto; First to Combine Call Center Automation with Power of Web, Business Wire, February 3, 1997.	
	N.	JACQUELINE EMIGH, AnswerSoft Unveils Concerto for Web-Based Call Centers 02/05/96, Newsbytes, February 5, 1997.	
	O.	RICHARD GRIGONIS, Webphony-It's not just Callback Buttons Anymore, Computer Telephony, p.92, December, 1997.	
	P.	MARY WAGNER, Caring for Customers, Internet World, September 1, 1999.	
	Q.	JEFF SWEAT, Human Touch, A New Wave Of E-Service Offerings Blends The Web, Email, And Voice By Bringing People Back Into The Picture.	
	R.	KEITH KIRKPATRICK, The Electronic Exchange 2000.	
	S.	ANONYMOUS, InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response, Business Wire, May 22, 2000.	
	T.	SCOTT KERSNAR, Countrywide Offers Proprietary Technology for Online Wholesale Lending, National Mortgage News, Vol.24, No. 38, p.8, June 5, 2000.	
	U.	DOUGLAS ARMSTRONG, Firstar Web site helps add up future, Milwaukee Journal Sentinel, March 28, 1996.	

Examiner	Date Considered
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered.  
 Include copy of this form with next communication to applicant.

T<sup>2</sup> = Applicant is to place a check mark here if English language Translation is attached